

CITI0014-CON

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the U.S. Application of

Arthur, SCHEIN, et al.

Serial No.: To be assigned                      Group Art Unit: Not Assigned

Filed: Herewith                                      Examiner: Not Assigned

For: GLOBAL FINANCIAL SERVICES INTEGRATION

**PRELIMINARY AMENDMENT**

Commissioner For Patents  
Washington, D.C. 20231

Sir:

Prior to calculation of the filing fee and initial examination on the merits, please  
amend the above-identified application as follows.

**IN THE DRAWINGS**

Applicant requests approval of amended Figure 12 as shown in the attached Request  
for Approval of Drawing Changes.

**IN THE SPECIFICATION**

**Please amend the specification as follows:**

Page 1, line 4, insert --- This application is a continuation of U.S. Patent Application Serial

No. 09/077,458, filed on May 29, 1999, which claims priority to PCT Application

PCT/US97/08413, filed on May 23, 1997, which claims priority to U.S. Provisional Application 60/018,195, filed on May 23, 1996.---

Page 4, line 4, change “is” to ---are---.

line 5, change “cares” to ---care---.

line 14, change “GAP” to ---gap---.

line 15, change “GAP” to ---gap---.

Page 5, line 4, after “5,424,938” insert ---('938)---.

line 13, change “10” to ---10---.

line 13, after “Figure 1” insert ---of patent '938---.

line 15, change “network 16 and SWIFT network 20” to ---network 16 for facilitating the transfer of funds and securities between depository institutions and the Society for Worldwide Interbank Financial Transfers (SWIFT) network 20---.

line 16, change “16” to ---16---.

line 18, change “28” to ---28---.

line 20, after “5,126,936” insert ---('936)---.

line 24, after “Figure 2” insert ---of the '936 patent---.

Page 6, line 5, after “5,455,407” insert ---('407)---.

line 11, after “Figure 1” insert ---of the '407 patent---.

Page 7, line 7, change “end user” to ---end-user---.

line 8, change “does” to ---do---.

Page 8, line 16, change “customers” to ---customer's---.

line 23, change “cross selling” to ---cross-selling---.

Page 11, line 8, change “CitiGold” to ---CITIGOLD---.

line 14, change "CitiGold" to ---CITIGOLD---

line 16, change "CitiGold" to ---CITIGOLD---

line 17, change "preseuntations" to ---presentations---

line 26, change "CitiOne" to ---CITIONE---

Page 12, line 3, change "CitiOne" to ---CITIONE---

line 5, change "CitiOne" to ---CITIONE---

line 9, change "ad hoc" to ---*ad hoc*---

line 12, change "ad hoc" to ---*ad hoc*---

Page 13, line 4, change "CitiOne" to ---CITIONE---

line 9, change "ad hoc" to ---*ad hoc*---

lines 18-19, change "Citibank Money Management Account" to ---CMMA---

Page 15, line 9, change "DB2" to ---DB2<sup>TM</sup>---

line 9, change "dBase" to ---dBase<sup>TM</sup>---

line 18, change "ad hoc" to ---*ad hoc*---

Page 17, line 26, delete ---a---

Page 18, line 1, change "GAP" to ---gap---

Page 21, line 5, after "UNIX" insert ---operating system---

line 5, change "Oracle" to ---ORACLE---

line 17, change "two tier" to ---two-tier---

Page 22, line 26, change "Router" to ---Router<sup>TM</sup>---

line 26, change "Corporation" to ---Corporation<sup>TM</sup>---

Page 23, line 2, change "Oracle" to ---ORACLE---

line 3, change "dbms" to ---dbms<sup>TM</sup>---

line 3, change “IBM’s” to ---IBM<sup>TM</sup>,s---.

line 3, change “DB2” to ---DB2<sup>TM</sup>---

line 5, change “UNIX” to ---UNIX<sup>TM</sup>---

line 5, change “IBM’s” to ---IBM<sup>TM</sup>,s---.

line 5, change “MVS” to ---MVS<sup>TM</sup>,s---.

line 17, change “Home based” to ---Home-based---

line 22, change “workstation” to --work-stations---

Page 24, line 2, change “ques” to ---queues---

Page 25, line 5, change “the preferred” to ---a preferred---

line 12, change “the preferred” to ---a preferred---

Page 28, line 24, after “for” insert ---add---

Page 29, line 18, change “information the” to ---the information---

Page 31, line 2, change “real time” to ---real-time---

Page 35, line 6, change “Figure 1” to ---**Figure 1**---

line 22, change “Figure 1” to ---**Figure 1**---

line 25, change “12” to ---**12**---

Page 36, line 21, change “Figure 2” to ---**Figure 2**---

line 23, change “12” to ---**12**---

line 23, change “Fig. 1” to ---**Figure 1**---

Page 37, line 6, change “*Microsoft’s Windows NT*” to ---Microsoft’s Windows NT<sup>®</sup>---

line 7, change “*Windows 3.1*” to ---Windows 3.1<sup>®</sup>---

line 12, after “boxes” insert ---**20**---

line 18, change “14” to ---**14**---

line 18, change “Figure 1” to ---**Figure 1**---

line 19, change “Figure 2” to ---**Figure 2**---

line 21, change “service” to ---services---

line 25, change “16” to ---16---

line 26, change “Figure 1” to ---**Figure 1**---

Page 38, line 8, change “Figure 3” to ---**Figure 3**---

line 15, change “TCP/IP, and SDLC” to ---Transmission Control Protocol/Internet Protocol (“TCP/IP”), and Synchronous Data Link Control (“SDLC”)---

line 21, change both occurrences of “services” to ---service---

Page 39, line 17, change “message” to ---messages---

Page 40, line 4, change “Figure 4” to ---**Figure 4**---

line 17, change “29” to ---8---

line 17, after “agent” insert ---8---

line 25, change “Figure 5” to ---**Figure 5**---

Page 41, line 5, after “rules” insert ---31---

line 17, change “Figure 6” to ---**Figure 6**---

line 18, change “Fig. 6” to ---**Figure 6**---

line 20, delete ---FDDI (---.

line 21, change “interface) backbones” to ---interface (“FDDI”) backbones **605**---

line 25-26, delete --- (fiber distributed data interface)---

Page 42, line 1, change “3174” to ---3174<sup>TM</sup>---

line 1, change “37XX” to ---37XX<sup>TM</sup>---

line 13, change “Digital Alpha” to ---DIGITAL ALPHA---

line 13-14, change "Digital Unix" to ---DIGITAL UNIX<sup>TM</sup>---

line 14, change Oracle to ---ORACLE---

line 15, change "Oasis IST4" to ---OASIS IST4<sup>TM</sup>---

line 15, change "DB2" to ---DB2<sup>TM</sup>---

line 17, change "UNIX" to ---UNIX<sup>TM</sup>---

line 18, change "MVS" to ---MVS<sup>TM</sup>---

line 19, change "Figure 7" to ---**Figure 7**---

Page 43, line 13, change "the" to ---a---

line 14, delete ---75---

Page 46, line 6, change "Figure 8" to ---**Figure 8**---

line 10, change "21" to ---4---

line 15, change "Figure 8" to ---**Figure 8**---

line 19, change "29" to ---6---

line 21, change "Figure 9" to ---**Figure 9**---

Page 47, line 4, change "Figure 8" to ---**Figure 8**---

line 15, change "Figure 9" to ---**Figure 9**---

Page 48, line 18, change "*Quiken*" to ---QUICKEN---

line 19, change "*Intuit Corporation*" to ---INTUIT CORPORATION---

line 23, change "Figure 10" to ---**Figure 10**---

Page 49, line 8, change "*The Newton*" to ---THE NEWTON---

line 11, change "Figure 8" to ---**Figure 8**---

line 15, change "125" to ---118---

line 18, change "127" to ---125---

line 19, change "Figure 10" to ---**Figure 10**---

line 22, change "Figure 6" to ---**Figure 6**---

Page 50, line 5, change "Figure 10" to ---**Figure 10**---

line 6, change ""Figure 6" to ---**Figure 6**---

line 25, after "sale" insert ---("POS")---

line 26, delete ---(POS)---

Page 51, line 2, change "Figure 11" to ---**Figure 11**---

line 15, change "by" to ---By---

line 16, change "Figure 12" to ---**Figure 12**---

line 19, change "wtih" to ---with---

line 20, chance "involving" to ---involves---

Page 52, line 26, change "Figure 12" to ---**Figure 12**---

Page 54, line 8, change "Figure 13" to ---**Figure 13**---

line 14, change "*CIRRUS or NYCE*" to ---CIRRUS or NYCE---

line 22, change "*PUBLIX*" to ---PUBLIX---

Page 55, line 15, change "*Maestro*" to ---MAESTRO---

## **IN THE CLAIMS**

**Please cancel Claims 1-20.**

**Please add Claims 21-52 as follows:**

21. A global communications network for use by a financial institution, comprising:  
a plurality of distribution points for allowing an end user to send an electronic message or request;

an integration facility for controlling and routing the electronic message or request; and  
at least one service provider for processing the electronic message or request.

22. The network of claim 21, wherein the integration facility comprises at least one first logical router for determining whether the electronic message or request is simple or complex.

23. The network of claim 22, wherein the at least one first logical router directs the simple electronic message or request directly to the at least one service provider.

24. The network of claim 22, wherein the at least one first logical router directs the complex electronic message or request to at least one messaging services agent.

25. The network of claim 24, wherein the at least one messaging services agent processes the complex electronic message or request based on at least one of processing scripts, workflow rules, data model rules, and business rules, and wherein the at least one messaging services agent directs the processed complex electronic message or request to at least one second logical router.

26. The network of claim 25, wherein the at least one second logical router directs each processed electronic message or request based on routing criteria developed from at least one of data partitioning, load balancing and site availability to at least one service provider.



27. The network of claim 25, wherein the at least one second logical router directs the processed complex electronic message or request to at least one service provider.

28. The network of claim 27, wherein the at least one second logical router directs the processed complex electronic message or request based on routing criteria developed from at least one of data partitioning, load balancing and site availability.

29. The network of claim 24, wherein the at least one messaging services agent decomposes the complex electronic message or request based on at least one of processing scripts, workflow rules, data model rules, and business rules, into a plurality of simple electronic messages or requests and wherein the at least one messaging services agent directs the plurality of simple electronic messages or requests to at least one second logical router.

30. The network of claim 22, further comprising a system journal for maintaining a log of the electronic message or request.

31. The network of claim 22, further comprising at least two data centers, wherein each data center of the at least two data centers comprises at least one data storage device for storing data necessary to process the electronic message or request.

32. The network of claim 21, wherein the distribution points comprise:  
audio and visual devices for interaction with the end user;

translation software for translating all functions communicated to the end user audibly and visually into the end user's preferred language; and

a common interface by which the end user can send the electronic message or request.

33. The network of claim 21, wherein at least one distribution point of the plurality of distribution points is chosen from a group consisting of branch systems, remote delivery systems, customer service systems, point of sale systems, and office systems.

34. The network of claim 21, wherein a first distribution point of the plurality of distribution points, comprises:

a branch router in communication with the integration facility and a public network;

at least one general service; and

a local area network in communication with the at least one general service and the public network.

35. The network of claim 34, wherein the at least one general service comprises at least one printer, automated teller, customer activated services terminal, staff workstation and terminal server, express deposit device, teller work stations, greeter workstations or investment consultant work stations.

36. The network of claim 34, wherein a second distribution point of the plurality of distribution points, comprises:

a remote delivery router in communication with the integration facility and the public network; and

at least one remote device, wherein the at least one remote device is in communication with the public network.

37. The network of claim 36, wherein a third distribution point of the plurality of distribution points, comprises:

a point-of-service server in communication with the integration facility and a point-of-service network; and

a terminal device, wherein the terminal device is in communication with the point-of-service network.

38. The network of claim 37, wherein the point-of-service network is the public network.

39. The network of claim 21, wherein a first distribution point of the plurality of distribution points, comprises:

a remote delivery router in communication with the integration facility and a public network; and

at least one remote device, wherein the at least one remote device is in communication with the public network, and wherein the at least one remote device is selected from a group consisting of a computer modem, a voice telephone, a digital phone, a video phone, a personal digital assistant and a smart card.

40. The network of claim 21, wherein a first distribution point of the plurality of distribution points, comprises:

a point-of-service server in communication with the integration facility and a point-of-service network; and

a terminal device, wherein the terminal device is in communication with the point-of-service network, and wherein the terminal device comprises at least one of a magnetic strip reader or a key pad.

41. The network of claim 40, wherein the point-of service network is at least one of a public network or a private network.

42. A method for processing and routing an electronic message or request across a global communications network, the method comprising the steps of:

receiving an electronic message or request from a distribution point;

determining whether the electronic message or request is simple or complex;

routing a simple electronic message or request to at least one service provider, or processing a complex message or request and routing the processed complex message or request to at least one service provider.

43. The method of claim 42, wherein the at least one service provider communicates with a data center, and wherein the data center comprises at least one data storage device for storing data necessary to complete the simple electronic message or request and the complex message or request.

44. The method of claim 42, wherein the steps of processing the complex message or request and routing the processed complex message or request, comprises the steps of:

decomposing the complex message or request based on at least one of processing scripts, workflow rules, data model rules and business rules into a plurality of simple messages or requests; and

routing the plurality of simple messages or requests to the at least one service provider where the plurality of simple messages are processed.

45. The method of claim 44, wherein the steps of processing the complex message or request and routing the processed complex message or request, further comprises:

recomposing responses from the at least one service provider; and

routing the recomposed responses to the distribution point.

46. The method of claim 44, wherein the step of routing the plurality of simple messages or requests, comprises the step of routing the each simple message or request of the plurality of simple messages or requests based on routing criteria developed from at least one of data partitioning, load balancing and site availability.

47. The method of claim 42, wherein the step of routing the processed complex message or request to at least one service provider, comprises the step of routing the complex message or request based on routing criteria developed from at least one of data partitioning, load balancing and site availability.

48. The method of claim 42, further comprising the step of maintaining a log of the electronic messages or requests.

49. A communications network, comprising:  
an integration facility for processing electronic messages or requests;  
at least one distribution point in communication with the integration facility;  
at least one financial transaction related service in communication with the integration facility;  
at least one service provider in communication with the integration facility.

50. The network of claim 49, wherein the at least one distribution point is selected from a group consisting of branch systems, remote delivery systems, customer service systems, point of sale systems and office systems.

51. The network of claim 49, wherein the at least one financial transaction related service is selected from a group consisting of end-to-end management services, financial control services, structured services and unstructured services.

52. The network of claim 49, wherein the at least one service provider is selected from a group consisting of gateways, product processors and authorization engines.

## REMARKS

Claims 21-52 are pending in the present application. By the foregoing amendment, Claims 1-20 have been canceled and Claims 21-52 have been added. Entry of the above amendments to the claims and specification is respectfully requested prior to initial examination on the merits.

Respectfully submitted,

Date: 12/18/00

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Registration No. 33,014

CITI0014

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Arthur, SCHEIN, et al.

Group Art Unit: To be assigned

Serial No.: To be assigned

Examiner: Not Assigned

Filed: Herewith

For: GLOBAL FINANCIAL SERVICES INTEGRATION

**REQUEST FOR APPROVAL OF DRAWING CHANGES**

Commissioner for Patents  
Washington, D.C. 20231

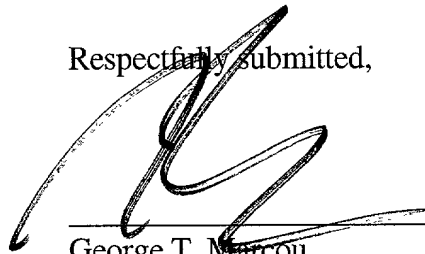
Sir:

It is respectfully requested that the Examiner approve amendment to the drawings as shown, in red ink, on the attached copies of Figure 12..

Date:

12/18/00

Respectfully submitted,



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